Certificate Number: 03621-PAE-DE-034337203

Bankruptcy Case Number: 20-10922



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 13, 2020</u>, at <u>4:28</u> o'clock <u>PM EDT</u>, <u>Jenny Ndanu</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: April 13, 2020 By: /s/Jamie Thomas

Name: Jamie Thomas

Title: <u>Credi Counselor</u>